IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Peter H. Redweik Examiner: Jessica Lemieux

Serial No.: 10/644,169 Group Art Unit: 4172 Filed: August 20, 2003 Docket: 11201

Title: NET PRESENT VALUE ATTRITION FOR LIFE-TIME VALUE FINANCIAL

PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM

AMENDMENT UNDER 37 C.F.R. §1.111

MAIL STOP AMENDMENT Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated January 28, 2010, please amend the above-identified application as follows.